

Mr. BUDD. Mr. Speaker, the cost of health insurance is on the minds of many Americans this summer, and it should be.

Nearly half a million people in North Carolina buy their health insurance on the ObamaCare marketplace. The average price for these plans continues to go up each and every year.

This wouldn't be as much of an issue if there were many options to choose from, but, unfortunately, there are not. Blue Cross, the only insurer that is still in all 100 counties in our State, announced that they were raising rates by an average of nearly 19 percent going into 2017. Then they raised them again this year by over 14 percent. I expect them to do the same next year, the year after that, and in coming years after that.

It is clear to me that the individual mandate didn't actually lower the cost of health insurance, and bailing out big insurance companies certainly didn't help either.

Mr. Speaker, as you know very well, we need an off-ramp from ObamaCare. We need a solution that allows for more competition, because competition drives down prices and allows people to purchase health insurance without going bankrupt.

While we continue to work toward getting a full repeal and replace on the President's desk, I believe we should also pass a simple bill right now that would provide millions of Americans a way to buy more affordable health insurance.

Short-term, limited-duration medical plans are designed to provide coverage for a limited time when someone is between health insurance policies—individuals who are between jobs, for example—but these plans are also exempt from having to abide by ObamaCare's regulatory regime.

The Obama administration was concerned with these plans becoming attractive alternatives to ObamaCare. So before they left office in 2016, they issued a regulation that defined these short-term policies as those that are less than 3 months long.

I believe strengthening these types of plans would be a huge step in the right direction. That is why, last month, I introduced a simple bill called the Improving Choices in Health Care Coverage Act.

This bill would do two simple things. It would allow people to stay on these less expensive, short-term medical plans for as long as 364 days, and it would allow them to renew these plans for multiple years.

According to the American Action Forum, which looked at different findings from the Congressional Budget Office, the Urban Institute, and the Commonwealth Fund, there seems to be a consensus that these plans would be attractive to consumers because of their low premiums, and, thus, enrollment would likely be into the millions.

I hear from constituents every time I go back home that their monthly pre-

miums are way too high. Mr. Speaker, this bill is one way we can relieve some of their financial stress. With looming announcements by big insurance companies that they are again going to be increasing premiums, the time to act is now.

#### RUSSIA'S MILITARY

The SPEAKER pro tempore. The Chair recognizes the gentleman from Tennessee (Mr. DUNCAN) for 5 minutes.

Mr. DUNCAN of Tennessee. Mr. Speaker, I voted for the first Gulf war many years ago because our leaders at that time said Saddam Hussein was the greatest threat since Hitler and told us all about Hussein's powerful, elite troops.

I then saw these same elite troops surrender to CNN camera crews and empty tanks. I realized then, and many times since, that the threats had been and continue to be greatly exaggerated. For this and many other reasons, I voted against the second Gulf war in 2002.

Most of these threats are more about money and power than they are about real danger to the U.S. They also seem to be because many of our leaders seem to be a little too eager to go to war and want to be new Winston Churchills and prove how tough they are, how patriotic, and how they are great leaders. Mr. Speaker, it is certainly not patriotic at all to send young Americans to fight very unnecessary wars.

With these thoughts as background, I would like to read part of conservative syndicated columnist Eric Margolis' most recent column.

First, let me say that President Trump is correct in saying that NATO countries should not continue to expect the U.S. to pay for their defense needs.

Mr. Margolis' column, in part, is as follows:

Germany is reported to have less than 20 operational tanks. Canada's armed forces appear to be smaller than the New York City Police Department.

But the Europeans ask, "Defense against whom?" The Soviet Union was a huge threat back in the Cold War when the mighty Red army had 55,000 tanks pointed west. Today, Russia's land and naval power has evaporated. Russia has perhaps 5,500 main battle tanks in active service and a similar number in storage, a far cry from its armored juggernaut of the Cold War.

More important, Russia's military budget for 2018 was only \$61 billion, actually down 17 percent from last year. Russia is facing hard economic times. Russia has slipped to fourth place in military spending after the U.S., China, and Saudi Arabia.

The U.S. and its wealthy allies account for two-thirds of world military spending. In fact, the U.S.' total military budget, including for nuclear weapons and foreign wars, is about \$1 trillion, 50 percent of total U.S. Government discretionary spending.

In addition, Russia must defend a vast territory from the Baltic to the Pacific. The U.S. is fortunate in having Mexico and Canada as neighbors. Russia has North Korea, China, India, the Middle East, and NATO to watch.

As with its naval forces, Russia's armies are too far apart to lend one another mutual support. Two vulnerable rail lines are Russia's main land link between European Russia and its Pacific Far East.

Trump's extra supplemental military budget boost this year of \$54 billion is almost as large as Russia's entire 2018 military budget. As for Trump's claim that Europe is not paying its fair share of NATO expenses, note that Britain and France combined together spend more on their military forces than Russia.

In Europe, it is hard to find many people who still consider Russia a serious threat, except for some dippy Danes, right-wing Swedes, and assorted Russophobic East Europeans. The main fear of Russia seems concentrated in the minds of American neoconservatives, media, and victims of the bizarre anti-Russian hysteria that has gripped the U.S.

Mr. Speaker, that is from the Margolis column, and I hope that Members in this Congress will keep those words in mind.

#### PRO-GROWTH POLICIES

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. FERGUSON) for 5 minutes.

Mr. FERGUSON. Mr. Speaker, I rise today because I want to talk about our pro-growth policies that are working for the American people.

Throughout this year, I have met with small-business owners, college students, seniors, and folks all across my district to hear how the Tax Cuts and Jobs Act has impacted them. Time and again—time and again—I hear the same story: People have more money in their pockets. Their businesses are doing well. Their utility bills are lower. Their small businesses are expanding. Their economic outlook is better than it used to be. And we are headed in the right direction.

Employers are now investing not only in their businesses but, more importantly, in their people. These benefits are not just limited to my district in Georgia. Our economy is booming across this great Nation, and Americans across this country are reaping the benefits of comprehensive tax reform.

Thanks to our pro-growth policies, we are finally seeing true economic recovery, and America is on a path to being the best place in the world to do business once again.

Our work isn't done. We still have work to do. And we will continue to fight for the American worker and American business while we make this the greatest place in the world to do business. I look forward to continuing to work with my colleagues to do just that.

It is mind-boggling to me, when you look around this great Nation and you see the success, that we actually have Members of this body who want to take that success away from this country and want to take money out of the American people's pockets and bring it right back here to Washington, D.C. That is a thought process that I think is wrong, and I don't understand it.